



UNDERWRITING

Foreign Travel Highlighter

Background

When underwriting insurance policies, life insurance companies evaluate the amount of time a proposed insured spends outside of the United States (U.S.). The life expectancy of individuals who spend a significant amount of time outside the U.S. may be affected by the conditions of the countries they frequent. These conditions may include poor economic conditions, widespread disease, lower standards of public health and sanitation, lack of proper medical facilities, and different cultural attitudes toward personal health and safety. Therefore, Underwriting generally takes into account the increased mortality risks that may be presented by Non-U.S. Residents, Short-Term U.S. Residents, and individuals who travel to foreign countries. See the Foreign Country Travel Rating Chart for the country codes, risk factors, and categories/classes for each country.

This highlighter provides information on how Underwriting evaluates individuals who travel to foreign countries. For additional information on Non-U.S. Residents and Short-Term U.S. Residents, refer to the Non-U.S. Residents Highlighter (0156067) and the Short-Term U.S. Residents Highlighter (0209979).

Please refer to the footnotes throughout this document for additional details and information.

How Is Foreign Travel Defined?

Foreign Travel is defined as conventional or business travel outside the United States for no more than six months annually. Individuals who travel outside the U.S. will be evaluated based on the country(ies) traveled to, the frequency of travel, their occupation, purpose of travel, and length of time spent in those countries. Travel beyond six months is treated as Foreign Residence for underwriting purposes. See the Non-U.S. Residents Highlighter for clients who travel outside the U.S. for over six months annually.

Underwriting Considerations

When deciding whether an individual who travels to foreign countries may qualify for life insurance in the U.S., many factors are taken into account, including the destination country. The chart on the following pages indicates whether a country is acceptable or unacceptable for travel. The countries were classified based on analysis of government, travel services, and industry data, and may change depending on current conditions in the country.

Generally, travel for conventional business or pleasure purposes for a period of six months or less to acceptable countries/locations by a U.S. resident is acceptable and qualifies for all Preferred categories.

Those who travel over six months annually to acceptable locations will be treated as Non-U.S. Residents for underwriting purposes. (Refer to the Non-U.S. Residents Highlighter for additional information.) Applications on those traveling to unacceptable locations will not be permitted on any basis.

Underwriting will look closely at an individual who applies for life insurance immediately before taking a trip abroad. Approval of the application will depend on such factors as the country being visited, the purpose of the trip, the applicant's occupation, the need expressed for coverage, etc. For some cases, the purchase of life insurance may need to be postponed until the proposed insured returns from his or her trip.

Travel patterns for Non-U.S. Residents will be carefully reviewed. Generally, travel outside the resident country to acceptable countries may be considered on the same basis as U.S. Residents traveling to those countries. Additional ratings, other than those imposed for residence outside the U.S., may also be required.

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Note: Several states have enacted regulations restricting an insurer's ability to take an adverse action based solely on an individual's lawful travel activities. In light of this:

- ▶ **In Maryland and New York** we will not take an adverse underwriting action based solely on an individual's past lawful travel activities.
- ▶ **In Colorado, Florida, Georgia, and Washington state** we will not take an adverse underwriting action based solely on an individual's past or future lawful travel activities.
- ▶ **In all other states (including California, Connecticut, Illinois, Massachusetts, Missouri, New Jersey, and Tennessee** where legislation has been passed specific to travel underwriting) our normal foreign travel underwriting guidelines will continue to apply.

Available Coverage Amounts

Full automatic limits of \$50,000,000 on individuals traveling to acceptable countries (green and yellow) may be considered depending on all facts of the case, including the age and health status of the proposed insured, product applied for, the reinsurance arrangement, in-force coverage, and available reinsurance. Travel of three to six months to yellow countries is limited to face amounts of no more than \$5,000,000.

Foreign Travel Guidelines

Effective October 25, 2013 (Please log on to www.pruxpress.com for the latest country updates.)

The chart below indicates whether or not a life insurance application will be accepted for applicants who travel to the countries listed. These guidelines are based on analysis of government and travel services and industry data and may change depending on current conditions in the country. Guidelines may also vary depending on the application state. For countries not shown below contact Underwriting.

<p>Y Acceptable for Travel—Preferred Best available</p> <p>N Unacceptable for Travel</p>	<p>Y Acceptable for Travel—Preferred Best available</p> <p>(Note: Travel of three to six months to yellow countries is limited to face amounts of no more than \$5,000,000.)</p>
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N Afghanistan	Y Belize	Y Central African Republic	Y East Timor	Y Ghana
Y Albania	Y Benin	Y Chad	Y Ecuador	Y Greece
Y Algeria ¹	Y Bermuda	Y Chile	N Egypt	Y Greenland
Y American Samoa	Y Bhutan	Y China	Y El Salvador	Y Grenada
Y Andorra	Y Bolivia	Y Colombia	Y England ⁴	Y Guadeloupe
Y Angola	Y Bosnia & Herzegovina	Y Comoros	Y Equatorial Guinea	Y Guam
Y Anguilla	Y Botswana	Y Congo	Y Eritrea	Y Guatemala
Y Antigua & Barbuda	Y Brazil	N Congo, Democratic Republic of the	Y Estonia	Y Guinea
Y Argentina	Y British Virgin Islands	Y Cook Islands	Y Ethiopia	Y Guinea Bissau
Y Armenia	Y Brunei	Y Costa Rica	Y Falkland Islands	Y Guyana
Y Aruba	Y Bulgaria	Y Croatia	Y Fiji	Y Haiti
Y Australia	Y Burkina Faso	Y Cuba	Y Finland	Y Honduras
Y Austria	Y Burma (Myanmar)	N Cuba	Y France	Y Hong Kong
Y Azerbaijan	Y Burundi	Y Curacao	Y French Guiana	Y Hungary
Y Bahamas	Y Cambodia	Y Cyprus	Y French Polynesia	Y Iceland
Y Bahrain	Y Cameroon	Y Czech Republic	Y Gabon	Y India
Y Bangladesh	Y Canada	Y Denmark	Y Gambia	Y Indonesia
Y Barbados	Y Canary Islands	Y Djibouti	N Gaza Strip (Palestine) ³	Y Iran
Y Belarus (Beylorussia)	Y Cape Verde	Y Dominican Republic	Y Georgia	N Iraq
Y Belgium	Y Cayman Islands	Y Dominican Republic	Y Germany	Y Ireland

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Foreign Travel Guidelines

Y Israel ²	Y Mali	Y Northern Ireland ⁴	Y Singapore	Y Trinidad & Tobago
Y Italy	Y Malta	Y Northern Marianas Islands	Y Slovakia	Y Tunisia
N Ivory Coast (Cote D'Ivoire)	Y Marshall Islands	Y Norway	Y Slovenia	Y Turkey
Y Jamaica	Y Martinique	Y Oman	Y Solomon Islands	Y Turkish Republic of Northern Cyprus
Y Japan	Y Mauritania	N Pakistan	N Somalia	Y Turkmenistan
Y Jordan	Y Mauritius	Y Palau	Y South Africa	Y Turks & Caicos Islands
Y Kazakhstan	Y Mexico	Y Panama	Y South Korea	Y Tuvalu
Y Kenya	Y Micronesia, Federated States of	Y Papua New Guinea	N South Sudan, Republic of	Y U.S. Virgin Islands
Y Kiribati	Y Moldova	Y Paraguay	Y Spain	Y Uganda
Y Kosovo (Serbia)	Y Monaco	Y Peru	Y Sri Lanka	Y Ukraine
Y Kryqzstan (Kyrgyz Republic)	Y Mongolia	Y Philippines ¹	Y St. Kitts & Nevis	Y United Arab Emirates
Y Kuwait	Y Montenegro	Y Poland	Y St. Lucia	Y United Kingdom ⁴
Y Laos	Y Montserrat	Y Portugal	Y St. Maarten	Y Uruguay
Y Latvia	Y Morocco	Y Puerto Rico	Y St. Martin (Guadeloupe)	Y Uzbekistan
Y Lebanon	Y Mozambique	Y Qatar	Y St. Vincent & the Grenadines	Y Vanuatu
Y Lesotho	Y Myanmar (Burma)	Y Romania	N Sudan	Y Vatican City
Y Liberia	Y Namibia	Y Russia	Y Suriname	Y Venezuela
N Libya	Y Nauru	Y Rwanda	Y Swaziland	Y Vietnam
Y Liechtenstein	Y Nepal	Y Samoa	Y Sweden	Y Wales ⁴
Y Lithuania	Y Netherlands	Y Saipan	Y Switzerland	Y West Bank (Palestine) ³
Y Luxembourg	Y New Caledonia	Y San Marino	N Syria	Y Western Sahara
Y Macau	Y New Zealand	Y Saudi Arabia	Y Taiwan	N Yemen
Y Macedonia	Y Nicaragua	Y Scotland ⁴	Y Tajikistan	Y Zambia
Y Madagascar	Y Niger	Y Senegal	Y Tanzania	Y Zimbabwe
Y Malawi	Y Nigeria ¹	Y Serbia	Y Thailand	
Y Malaysia	Y Niue	Y Seychelles	Y Tonga	
Y Maldives	N North Korea	Y Sierra Leone		

¹ Specified regions in the following countries are considered "Unacceptable":

Algeria: Southeast Algeria (Sahara Desert regions—examples of cities in this region would be Ouargla and Tamanrasset)

Nigeria: The Niger Delta region, consisting of the Delta and Rivers states

Philippines: Mindanao and Sulu Archipelago

² See also Gaza Strip, West Bank.

³ All areas of the Gaza Strip are considered "Unacceptable". The West Bank is considered "Acceptable". The major city in the Gaza Strip is Gaza City. Major cities within the West Bank are Bethlehem, Hebron, Jericho & Nablus.

⁴ United Kingdom consists of England, Wales, Scotland, and Northern Ireland. Northern Ireland includes the counties of Tyrone, Fermanagh, Armagh, Dacon, Antrim, and Londonderry (also referred to as Derry), with the two principal cities of Belfast and Londonderry (Derry).

Automatic and jumbo limits are graded down by age, rating, and special risks (e.g., foreign residence and travel, entertainers, professional athletes, etc.).

Availability of insurance and rates will vary based on the satisfaction of underwriting criteria. Underwriting rules are subject to change at our discretion.

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